

## Conference Agenda

**Date:** Friday 23<sup>rd</sup> November 2012

**Location:** Ground Floor, Woolgate Exchange, 25 Basinghall Street, London, EC2V 5HA

	Title	Speakers	Topics for Discussion
08.15 - 08.45	<b>Registration and Coffee</b>		
08.45 - 09.00	<b>Conference Introductions</b>	Peter Jones, Managing Director, PSE Consulting (morning chair) William Long, Counsel, Sidley Austin (afternoon chair)	
09.00 - 09.20	<b>Engaging and enhancing the consumer experience</b>	Cillian Wright Sales & Marketing Director, Northern European Region, Ingenico	<ul style="list-style-type: none"> <li>• Has innovation at the Point of Sale stalled?</li> <li>• What is the Point of Interaction for today's digital consumer and retailer?</li> <li>• How do we enhance the consumer experience and our value chain?</li> </ul>
09.20 - 09.40	<b>Case study: Online Merchant Risk and Fraud Management</b>	David Divitt, Alaric, & David Brunsdon, Head of Payments, First Rate	<ul style="list-style-type: none"> <li>• First Rate's fraud problem</li> <li>• Alternative solutions examined</li> <li>• Development of new fraud platforms</li> <li>• Operational experience</li> </ul>
09.40 - 10.00	<b>Where's the V in NFC?</b>	Mike Hendry Independent Consultant	<ul style="list-style-type: none"> <li>• Is contactless / NFC working?</li> <li>• How far have NFC and m-wallet deployments reached?</li> <li>• Who is making money?</li> <li>• What role can acquirers play?</li> </ul>
10.00 - 10.20	<b>Q&amp;A Session</b>		
10.20 - 10.50	<b>REFRESHMENTS</b>		
10.50 - 11.10	<b>Going Web Mobile – an Opportunity or a False Start?</b>	Jon Prideaux CEO BOKU	<ul style="list-style-type: none"> <li>• Explosive growth of mobile web</li> <li>• Commerce migrating high street to internet and mobile web</li> <li>• Critical success factors to make it work</li> <li>• Who will be the winners and losers?</li> </ul>
11.10 - 11.30	<b>Dynamic Management of Risk and Fraud Online</b>	Paul Stanley CEO ReD	<ul style="list-style-type: none"> <li>• Global growth in online commerce and fraud</li> <li>• Requirements for effective fraud prevention in an online world</li> <li>• Best practice examples</li> <li>• New industry standard for cross-industry collaboration in the fight against fraud</li> </ul>
11.30 - 11.50	<b>Competition in Payments – is the European Commission Getting it Right?</b>	Kristina Nordlander Partner, Sidley Austin	<ul style="list-style-type: none"> <li>• Competition assessment of mobile payment JVs</li> <li>• Interchange Fees and Card Networks</li> <li>• The EU Green Paper and an integrated market in Payments</li> </ul>
11.50 - 12.00	<b>Q&amp;A Session</b>		
12.00 - 13.00	<b>LUNCH</b>		

	Title	Speakers	Topics for Discussion
13.00 - 13.05	<b>Introduction to afternoon</b>	William Long	
13.05 - 13.25	<b>From Gordon's wine bar to Facewatch crime reporter!</b>	Simon Gordon Chairman & Founder, Facewatch	<ul style="list-style-type: none"> <li>• A brief history of Facewatch</li> <li>• How does Facewatch change the way society will tackle crime?</li> <li>• What does the future hold?</li> </ul>
13.25 - 13.45	<b>BIN Sponsorship – Time for Improved Regulation</b>	Peter Jones PSE Consulting	<ul style="list-style-type: none"> <li>• What's wrong with the current structure?</li> <li>• What might happen if no change?</li> <li>• Who should be responsible for compliance?</li> <li>• What action needs to be taken?</li> </ul>
13.45 – 14.00	<b>Q&amp;A Session</b>		
14.00 – 14.20	<b>Managing the Consumer Mobile Experience at the POS</b>	James McDonald Head of Innovation Programmes, Barclaycard	<ul style="list-style-type: none"> <li>• Growth in contactless payments</li> <li>• Other form factors</li> <li>• Mobile</li> <li>• Wallets</li> </ul>
14.20 - 14.40	<b>Multi-Channel Payment and Aggregation Strategies</b>	Rob Fernandes Product & Development Director, PayPoint	<ul style="list-style-type: none"> <li>• What does the market want from multi-channel gateways?</li> <li>• Can F2F and eCommerce really integrate?</li> <li>• Will multi-channel change the acquiring model?</li> </ul>
14.40 – 15.00	<b>Data Protection Issues with Payments</b>	William Long Counsel, Sidley Austin	<ul style="list-style-type: none"> <li>• Impact of the proposed EU Data Protection Regulation on Payments</li> <li>• New security requirements and website cookie consent</li> <li>• Dealing with international transfers of data</li> </ul>
15.00 – 15.15	<b>Q&amp;A Session</b>		
15.15 – 15.45	<b>REFRESHMENTS</b>		
15.45 – 16.05	<b>Interchange and Pricing – a Better Deal for Merchants?</b>	Luke Purser Principal Consultant PSE Consulting	<ul style="list-style-type: none"> <li>• What's wrong with merchant pricing?</li> <li>• Do acquirers get it right?</li> <li>• Is Interchange Plus a solution?</li> <li>• Lessons learned and best practice</li> </ul>
16.05 – 16.30	<b>European eWallet Market Development</b>	Chris Jones PSE Consulting	<ul style="list-style-type: none"> <li>• Who are the key players?</li> <li>• Customer needs from wallets and social payments</li> <li>• How will market traction be achieved?</li> <li>• Winners and losers</li> </ul>
16.30 – 16.45	<b>Q&amp;A Session</b>		
16.45 – 17.00	<b>Conference Close</b>	William Long and Peter Jones	
17.00 – 18.00	<b>DRINKS RECEPTION</b>		

Building security badges for the building can be picked up at reception. Badges can only be issued to registered attendees. Conference badges can be picked up at the welcome desk on the ground floor of Woolgate Exchange

Speakers



**Cillian Wright, Ingenico**

Operating in one of the world's fastest moving technology markets, Cillian's primary objective is to assist in defining and fully own the implementation of Ingenico Northern Europe's sales, marketing and product strategies. His role is to ensure Ingenico is correctly positioned to meet the rapidly evolving needs of the market. Cillian has successfully led many new market initiatives including Chip and PIN, Contactless, NFC adoption, loyalty and prepaid products at the Point of Sale, online and most recently mobile.

Cillian sits on Ingenico's Northern European Board of Directors. With over 9 years' experience in Ingenico, Cillian previously held the positions of General Manager Ireland, Global Business Development Director and Head of Strategic Initiatives and Partnership at Ingenico Group in France. He has over 12 years sales and marketing experience within the payment and point of sale industries.



**David Divitt, Alaric**

David Divitt has been working in the anti-fraud industry for over 10 years and has seen many sides of fraud in this time.

He first began working as a detection analyst on a new product, called Email Money Transfer, being launched in Canada. Here, David helped design systems and countermeasures to combat the rise in fraud including implementing a strategy that saw fraud levels drop 80% and stay that way for years afterwards. After this David transferred to the Debit Card fraud area working for the Interac Association where he co-ordinated and managed countermeasures across the Canadian financial industry helping to bring together solutions for all parties including a centralised Point Of Compromise reporting tool. In the 5 years since moving to the UK, David has worked for a major vendor in the Fraud and Payments space where he provided consultancy to many tier-one Financial Institutions around Europe. David now works for Alaric as a Principal Fraud Risk Consultant where he assists new and existing customers design and implement strategies for how to best combat their fraud risks.



**David Brunsdon, First Rate Exchange Services**

David is responsible for fraud prevention for First Rate Exchange Services that sells travel money under the Post Office brand through post offices and online with over 25% UK market share. His primary challenge is the online travel money service that is a product/channel combination highly attractive to fraudsters looking to monetise card fraud. He has a breadth of payment expertise gained from working with UK Payments (PFPP), VISA, LINK, and BACStel-IP and on both the issuer and now merchant side of the card industry.



### **Mike Hendry, Independent Consultant**

Mike Hendry is an independent consultant in cards and payment systems. He has a degree in engineering from Cambridge and in business from IMI Geneva. He is multilingual and works with banks, transport companies and service providers in Europe, Asia and North America on technology and business strategy issues. He has been particularly associated with the implementation of chip cards in banking and payment applications; from January 2002 to April 2005 he was Technical and Operations Director of the UK Chip & PIN Programme. Most recently he has been involved with the introduction of contactless payments in retail and transportation, and in particular with the convergence between these two applications. His role frequently involves acting as a bridge between payment acceptors (e.g. retailers and transport companies) and providers (acquirers and software companies).



### **Jon Prideaux, BOKU**

Jon Prideaux has spent more than 20 years in the payments industry. He joined Visa in 1989 and stayed for seventeen years. At various times he was responsible for Risk, Debit Cards, New Products and, ultimately, Products and Marketing. He was the responsible Executive overseeing the roll out EMV chip cards across Europe – he served on the Board of EMVCo, the introduction of 3-D Secure and many other projects including mobile payments, contactless payments and electronic purses. After leaving Visa, Jon went to SecureTrading, one of the UK's largest independent Internet Payment Service Providers, before leading a Management Buy In at Shopcreator, a leading ecommerce platform provider. He is also a Senior Adviser to BOKU, the Mobile Payments company.



### **Paul Stanley, ReD**

Paul has more than 20 years' experience in the payments industry, having previously worked for HSBC, LINK Interchange Network Ltd, NCR Corporation and First Data. At First Data, Paul was Senior Vice President and Managing Director of First Data's international financial services business for the Europe, Middle East, Africa and Asian regions. Prior to First Data, Paul was founder and CEO of Moneybox plc, which deployed a network of convenience ATMs across Europe, developed stored value card solutions for the workplace and provided outsourcing services to banks and retailers. Moneybox was floated on London's AIM market in March 2004. During his career, Paul has also provided consultancy services to financial institutions, payments businesses, venture capitalists, government agencies and charities throughout the world. He was appointed a Director of the Prepaid International Forum (PIF) in February 2012.



### **Kristina Nordlander, Sidley Austin**

Kristina Nordlander is a partner in Sidley's Brussels office, where she practices EU law with a focus on competition and regulatory law. She has particular experience in competition and regulatory issues affecting the financial services and payments sectors. Ms. Nordlander has extensive experience advising clients on the full range of EU competition issues, including joint ventures and cooperation agreements, merger control proceedings, state aid, cartel investigations and antitrust compliance. She is also an experienced litigator in the EU courts. Ms. Nordlander has recently advised major banks and financial institutions on issues raised by the financial crisis and an interested third party in the EU merger review of a UK mobile payments joint venture.



### **Simon Gordon, Facewatch**

Simon Gordon founded Facewatch with a group of like-minded individuals in April 2010. He is Executive Chairman of Facewatch and proprietor of Gordon's Wine Bar, London's oldest dating back to 1890, which has been in Simon's family for many years. In December 2010, he opened a new wine bar, Stokes of Stockbridge, in Hampshire. Simon qualified as a Chartered Accountant in 1981. Former positions include Finance Director of The Skandia UK Group, Finance Director of Royal Trust Fund Management, and other finance roles in the City.



### **Peter Jones, PSE Consulting**

Managing Director of PSE Consulting, has over 35 years business and IT experience, four with a major European retailer (C&A Brenninkmeyer), 17 with a UK clearing bank (Royal Bank of Scotland) and 18 as Director and owner of PSE Consulting. He has had operational responsibility for a number of eftpos, bespoke retail systems and credit card related services. He has particular expertise in retailer systems, debit and credit cards, card schemes, interchange, eftpos and the electronic purse. Over the past 21 years, he has been responsible for the management of over 800 payments assignments for clients within the UK and Europe. He is from a marketing and IT background and has led and managed major development projects relating to payments systems. He is well known within European payments businesses and is a regular writer on payments related articles and a speaker at conferences.



### **James McDonald, Barclaycard**

James has worked for Barclaycard for 40 years, with roles covering processing, fraud, finance, organisation and methods, research and development, operations, and business strategy. He has been involved, and led, Point of Sale product innovation and development for the past 30 years. James has led the Barclaycard's Point of Sale strategy development and execution, and has been Programme Director for Chip & PIN and contactless payment



### **Rob Fernandes, PayPoint**

Rob Fernandes has enjoyed a long and successful career in payments which began in 2003. As one of the founding members of innovative start-up PSP Metacharge, Rob was responsible for growing the business that was subsequently sold to the PayPoint Group in 2006. Launched in 2008, PayPoint.net became the UK's largest independent payment service provider. In his current role as Product Director at PayPoint.net Rob is responsible for the entire product portfolio, including strategy, development and delivery. He has been instrumental in developing flagship payment and risk management products that continue to set the scene among European payment providers. Rob's passion and drive for innovation has not waived and, as such, he has championed and secured a seven figure investment by PayPoint plc in building a next-generation payments platform that will deliver clear market leadership and differentiation to the business.



### **William Long, Sidley Austin**

William Long is counsel in the London office of Sidley Austin LLP. He advises international clients on a wide variety of payments, social media, data protection, information security, e-commerce and other regulatory matters. Mr Long has experience with EU and international payment and data protection projects, advising on merchant acquiring, pre-paid and other payment projects, as well as cross-border data transfer, data security and other data protection issues. Mr Long is a co-founder of the Social Media Governance Forum, a networking group of companies involved in social media, and was previously in-house counsel to one of the world's largest international financial services groups as their e-Commerce counsel dealing with e-commerce and data protection matters. He spent a year at the UK's Financial Law Panel (established by the Bank of England) as assistant to the Chief Executive working on regulatory issues with online financial services. He is an editor of E-Finance & Payments Law & Policy.



### **Luke Purser, PSE Consulting**

Luke has over 21 years' experience in the banking and cards sectors. Of these, 15 years have been spent in the acquiring business with LloydsTSB, Citigroup Merchant Services and Elavon Financial Services. His career has encompassed five years in branch banking as an Assistant Manager, followed by eight years as Manager Sales & Marketing within LloydsTSB acquiring services. At Citigroup he was Senior Business Development Manager for the acquiring operations across Europe including Italy, Poland and the Netherlands. On the sale of the Citigroup business to Elavon, he became Head of Card Association Management responsible for strategic third party vendor relationships, including Visa, MasterCard, American Express, Diners Club, JCB and value added service providers. He has a detailed and thorough knowledge of the acquiring business from all aspects – strategy, marketing, selling, promotion, risk assessment and operational services.



### **Chris Jones, PSE Consulting**

Chris has over 12 years' experience working for PSE Consulting and Accenture. He has worked for many of the major mobile telecommunication companies, assisting in developing their business strategies and implementing change programmes and the use of mobile technology for micro, internet and physical world payments. Recent assignments have included the development of processor market entry strategies for several US firms, a review of the impacts of SEPA on the development of the EU cards market, two major multi-country studies into opportunities for prepaid products, several studies relating to Dynamic Currency Conversion (DCC), a study for the UK Payments Council into mobile payments, studies into e-commerce acquiring and M&A opportunities, plus several assignments relating to acquiring.